

SEP 10 2007

Patent Application
U.S. Serial No.: 10/028,309
Attorney Docket No.: 52493.000145

REMARKS

In response to the Office Action dated May 8, 2007, Applicants respectfully request favorable reconsideration of the above-identified patent application in view of the following amendments/remarks, which are believed to place the above-identified patent application in condition for allowance or in better form for consideration on appeal.

I. THE ENABLEMENT REJECTION OF CLAIMS 1-53

On page 2 of the Office Action, claims 1-53 were rejected under 35 U.S.C. § 112, first paragraph, as allegedly being based on a disclosure which is not enabling. In particular, claims 1-53 were rejected because "[t]he term Intermediary as shown in Figs. 2, element 92, Fig. 3, step (20) Fig. 5, steps 21, 22, 23, and 24, and specification pages, 4-8, are critical or essential to the practice of the invention, but not included in the claim(s) is not enabled by the disclosure."

Applicant respectfully traverses the rejection. Section 2172.01 of the M.P.E.P. clearly states that essential matter is matter which is described as such in the specification or in other statements of the record:

2172.01 Unclaimed Essential Matter

A claim which omits matter disclosed to be essential to the invention as described in the specification or in other statements of record may be rejected under 35 U.S.C. 112, paragraph, as not enabling. *In re Mayhew*, 527 F.2d 1229, 188 USPQ 356 (CCPA 1976). See also MPEP § 2164.08(c). Such essential matter may include missing elements, steps or necessary structural cooperative relationships of elements described by the applicant(s) as necessary to practice the invention.

In addition, a claim which fails to interrelate essential elements of the invention as defined by applicant(s) in the specification may be rejected under 35 U.S.C. 112, second paragraph, for failure to point out and distinctly claim the invention. See *In re Venezia*, 530 F.2d 956, 189 U.S.P.Q. 149 (C.C.P.A. 1976); *In re Collier*, 397 F.2d 1003, 158 U.S.P.Q. 266 (C.C.P.A. 1968). But see *Ex parte Nolden*, 149

U.S.P.Q. 378, 380 (Bd. Pat. App. 1965) ("[I]t is not essential to a patentable combination that there be interdependency between the elements of the claimed device or that all the elements operate concurrently toward the desired result"); *Ex parte Huber*, 148 U.S.P.Q. 447, 448-49 (Bd. Pat. App. 1965) (A claim does not necessarily fail to comply with 35 U.S.C. 112, second paragraph where the various elements do not function simultaneously, are not directly functionally related, do not directly inter-cooperate, and/or serve independent purposes.)

(Emphasis added).

Applicant respectfully submits that neither the specification of the application nor the record describe or disclose *any* feature or function as being *essential to the invention*. In fact, the Office Action justifies the rejection of claims 1-53, for example, by merely stating that (1) the majority of the specification and the Figures relates to or uses the term "Intermediary" such as "Intermediaries 92"; (2) there is not a citation using the term "an agent" or "broker" from the "Summary of the Invention" on page 1 to the end or page 21 or any citation in Figs. 1-10; (3) there is a citation of "sales via agents or brokers" in the "Background of the Invention" but it's not clear what are the relationship of this phrase to the claimed invention; and (4) the "Background of the Invention" does not normally carry a lot of patentable weight since it may not be related to the whole claimed invention. However, Applicant respectfully submits that the Examiner does not indicate where alleged the term Intermediary as shown in Figs. 2, element 92, Fig. 3, step (20) Fig. 5, steps 21, 22, 23, and 24, and specification pages, 4-8 are disclosed or described in the specification or in the statements of record as being essential to the invention. Applicants respectfully submit that without such a showing, the pending rejection cannot be maintained. *See, e.g.*, M.P.E.P. § 2172.01 ("A claim which omits matter disclosed to be essential to the invention as described in the specification or in other statements of record may be rejected under 35 U.S.C. 112, first paragraph, as not enabling.") (emphasis added).

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Accordingly, Applicant respectfully requests that the above-referenced enablement rejection be withdrawn.

II. THE INDEFINITENESS REJECTION OF CLAIMS 1-53

On page 3 of the Office Action, claims 1-53 were rejected under 35 U.S.C. § 112, second paragraph, as allegedly failing to set for the subject matter which applicant(s) regard as their invention. In particular, the Examiner cites to the statement in the reply¹ filed on 12/28/01 "establishing a relationship between the component of the business entity and an intermediary using the developed plan," as evidence that the invention is different from what is defined in the claims because the intermediary has been deleted and replaced with "agent" or "broker."

Applicant respectfully traverses the rejection. Applicant respectfully submits that replacing the term "intermediary" with "agent or broker" has full support in the specification of the above-referenced application. *See, e.g.,* Page 4, lines 2.

Accordingly, Applicant respectfully requests that the above-referenced indefiniteness rejection be withdrawn.

I. THE OBVIOUSNESS REJECTION OF CLAIMS 1-53

On page 4 of the Office Action, claims 1-53 have been rejected under 35 U.S.C. 103(a) as being unpatentable over U.S. Publication No. 2002/016958 (Adler) in view of U.S. Patent No. 5,799,286 (Morgan).

¹ Applicant presumes the Examiner is referring to the application that was filed on December 28, 2001, not a reply.

As stated in MPEP § 2143, to establish a prima facie case of obviousness, three basic criteria must be met. First, there must be some suggestion or motivation, either in the references themselves or in the knowledge generally available to one of ordinary skill in the art, to modify the reference or to combine reference teachings. Second, there must be a reasonable expectation of success. Finally, the prior art reference (or references when combined) must teach or suggest all the claim limitations. The teaching or suggestion to make the claimed combination and the reasonable expectation of success must both be found in the prior art, not in applicant's disclosure. In re Vaeck, 947 F.2d 488, 20 USPQ2d 1438 (Fed. Cir. 1991).

Although Applicant does not agree with the pending rejections, Applicant has nonetheless amended claims 1, 7, 10, 43 and 49 to clarify the claimed invention and better distinguish the cited reference. For example, Applicant has amended independent claim 1 to recite:

(a) developing a strategy and a plan to support at least one of the business entity's high level objectives in a component of the business entity, wherein the strategy and plan are developed via a delivery solutions processor or module;

(b) establishing a relationship between the component of the business entity and an agent or broker using the developed plan, wherein the relationship between the component of the business entity and the agent or broker is established via a B2B dashboard associated with the delivery solutions processor or module;

(c) establishing a relationship between the component of the business entity and a producer using the developed plan, wherein the relationship between the component of the

business entity and the producer is established via a B2P dashboard associated with the delivery solutions processor or module;

(d) establishing a relationship between the component of the business entity and a consumer using the developed plan, wherein the relationship between the component of the business entity and the consumer is established via a B2C dashboard associated with the delivery solutions processor or module; and

(e) processing new business resulting from the established relationships, wherein the new business is monitored via a new business dashboard associated with the delivery solutions processor or module

Independent claims 7, 10, 43 and 49 have been amended in a similar manner or already recite similar language. Applicant respectfully submits that the excerpts of Adler and Morgan referenced by the Examiner fail to teach or suggest the precise feature or functionality claimed. For example, contrary to the Examiner's contention, Figs. 5, 5A and 9 of Adler do not teach or suggest "establishing a relationship between the component of the business entity and a consumer using the developed plan," much less "wherein the relationship between the component of the business entity and the consumer is established via a B2C dashboard associated with the delivery solutions processor or module," as recited in claim 1. For this reason, Applicant respectfully submits that the pending claims are now allowable. In particular, Applicant respectfully submits that neither Adler nor Morgan – alone or in combination – teach or suggest any feature or functionality of the independent claims as amended. The dependent claims are allowable for at least this reason.

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In view of the foregoing, it is respectfully requested that the aforementioned obviousness rejection of claims 1-53 be withdrawn.

CONCLUSION

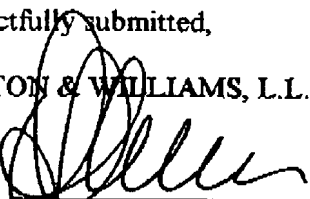
If the Examiner believes that a telephone conference or interview would advance prosecution of this application in any manner, the undersigned stands ready to conduct such a conference at the convenience of the Examiner.

If there are any fees due under 37 C.F.R. §1.116 or §1.117 which are not enclosed herewith, including any fees required for extension of time under 37 C.F.R. §1.136, please charge such fees to our Deposit Account No. 50-0206.

Respectfully submitted,

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APPENDIX A

1. (Currently Amended) A process for evaluating a business entity's success in developing new business, comprising the steps of:

(a) developing a strategy and a plan to support at least one of the business entity's high level objectives in a component of the business entity, wherein the strategy and plan are developed via a delivery solutions processor or module;

(b) establishing a relationship between the component of the business entity and an agent or broker using the developed plan, wherein the relationship between the component of the business entity and the agent or broker is established via a B2B dashboard associated with the delivery solutions processor or module;

(c) establishing a relationship between the component of the business entity and a producer using the developed plan, wherein the relationship between the component of the business entity and the producer is established via a B2P dashboard associated with the delivery solutions processor or module;

(d) establishing a relationship between the component of the business entity and a consumer using the developed plan, wherein the relationship between the component of the business entity and the consumer is established via a B2C dashboard associated with the delivery solutions processor or module; and

(e) processing new business resulting from the established relationships, wherein the new business is monitored via a new business dashboard associated with the delivery solutions processor or module;

2. (Original) The process of claim 1 wherein the business entity comprises a first business and the component of the business entity comprises a second business acquired by the first business.

3. (Original) The process of claim 1 wherein the step of establishing a relationship between the component of the business entity and the consumer comprises the sub-steps of: targeting at least one consumer; establishing contact with the at least one consumer; and selling a product to the at least one consumer.

4. (Original) The process of claim 3 wherein the sub-step of targeting the at least one consumer includes receiving the developed plan and outputting at least one identified qualified target consumer; wherein the sub-step of establishing contact with the at least one identified qualified target consumer includes receiving input from the at least one identified qualified target consumer and outputting a response to the at least one identified qualified target consumer; and the sub-step of selling a product to the at least one consumer includes receiving the response outputted to the at least one identified qualified target consumer; and outputting a consumer decision.

5. (Original) The process of claim 1 further comprising the step of evaluating at least one of steps (b) to (e) to assess the success of the process of developing new business in the component of the business entity.

6. (Original) The process of claim 5 wherein the step of evaluating the at least one of steps (b) to (e) comprises the sub-steps of measuring at least one of a throughput, a timeliness, a yield, and a cost of developing the new business in the component of the business entity.

7. (Currently Amended) A system for evaluating a business entity's success in developing new business comprising:

(a) a deliver solutions module for evaluating one or more factors relating to a strategy and a plan to support at least one of the business entity's high level objectives in a component of the business entity;

(b) a business to business [[unit]] dashboard associated with the deliver solutions module for measuring one or more factors relating to a relationship between the component of the business entity and an agent or broker using the developed plan;

(c) a business to producer [[unit]] dashboard associated with the deliver solutions module for measuring one or more factors relating to a relationship between the component of the business entity and a producer using the developed plan;

(d) a business to consumer [[unit]] dashboard associated with the deliver solutions module for measuring one or more factors relating to a relationship between the component and a consumer using the developed plan; and

(e) a new business [[unit]] dashboard associated with the deliver solutions module for measuring new business resulting from an established relationship between the component of the business entity and an intermediary, a producer and a consumer.

8. (Original) The system of claim 7 further comprising a measurement module for measuring at least one of a throughput, a timeliness, a yield and a cost of the deliver solutions module processes.

9. (Original) The system of claim 7 wherein the new business unit includes: a target consumer module receiving the developed plan and outputting at least one identified

qualified target consumer; an establish contact module receiving an input from the at least one identified qualified target consumer and outputting a response to the at least one identified qualified target consumer; and a sales module receiving a consumer decision.

10. **(Currently Amended)** A process for developing new business in a business entity including a plurality of components comprising the steps of:

(a) developing a strategy and a plan, in a deliver solutions processor or module of the business entity, to support the business entity's high level objectives in a component of the business entity;

(b) implementing a business to business relationship between the component and an agent or broker using the developed plan, wherein the relationship between the component of the business entity and the agent or broker is established via a B2B dashboard associated with the delivery solutions processor or module;

(c) implementing a business to producer relationship between the component and a producer using the developed plan, wherein the relationship between the component of the business entity and the producer is established via a B2P dashboard associated with the delivery solutions processor or module;

(d) implementing a business to consumer relationship between the component and a consumer by performing a business to consumer sales process comprising the steps of:

(i) targeting a consumer for the component of the business entity,

(ii) establishing contact between the component of the business entity and the consumer, and

(iii) selling a product to the consumer, wherein the relationship between the component of the business entity and the consumer is established via a B2C dashboard associated with the delivery solutions processor or module; and

(e) using a new business [[unit]] dashboard of the deliver solutions module to measure new business resulting from the relationships implemented.

11. (Original) The process of claim 10 wherein the step of developing a strategy and a plan comprises the sub-step of maintaining the plan through a predetermined period of time.

12. (Original) The process of claim 10 wherein the step of developing a strategy and a plan comprises the sub-steps of: performing a preparatory review of the developed plan; proposing a plurality of goals; mapping the goals to the business entity's high level objectives; developing a plurality of strategies aligned with the goals; developing at least one tactical plan based on the developed strategies; confirming a capacity to perform the tactical plan(s); developing a plurality of financial projections for the tactical plan(s); communicating the tactical plan(s) to a plurality of channels and a plurality of factories within the business entity; and maintaining and updating the tactical plan(s).

13. (Original) The process of claim 12 further comprising the step of ratifying the tactical plans with a plurality of stakeholders of the business entity.

14. (Original) The process of claim 10 wherein the step of implementing a business to business relationship comprises the sub-steps of: assessing a universe of potential intermediaries; selecting one or more target entities from the assessed potential intermediaries; contacting the target entities; developing a proposal for establishing a relationship with each of

the target entities; gaining a commitment to enter into a new relationship from at least one of the target entities; implementing a new relationship with each of the committed target entities which does not have previous relationship with the business entity; selling at least one new product to each of the committed target entities that have previous relationships with the business entity; and managing the relationship with each of the committed target entities.

15. (Original) The process of claim 10 wherein the step of implementing a business to producer relationship comprises the sub-steps of: engaging at least one of a non-captive producer of a product sold by the business entity and a captive-producer of a product sold by the business entity; licensing and appointing each of the engaged producers; performing one or more supporting functions to improve an effectiveness of each of the licensed and appointed engaged producers; and managing the results of the business to producer relationships with each of the licensed and appointed engaged producers.

16. (Original) The process of claim 10 wherein the step of targeting the consumer comprises the sub-steps of: identifying a source of consumers; building models with filtering criteria for targeting consumers; applying the models to the source of consumers; and generating a list including at least one targeted consumer based on the application of the models to the source of the consumers.

17. (Original) The process of claim 10 wherein the step of establishing contact with the consumer comprises the sub-steps of: developing a plurality of marketing tools to contact the consumer; preparing to contact the consumer by developing and choosing specific marketing materials; and initiating contact with the consumer.

18. (Original) The process of claim 10 wherein the step of initiating contact with the consumer comprises the sub-step of delivering an offer to the consumer.

19. (Original) The process of claim 10 wherein the step of selling a product to the consumer comprises the sub-steps of: following through on the contact established with the consumer; determining a plurality of needs of the consumer; matching the needs of the consumer to a plurality of available products; delivering a sales presentation to the consumer; and closing a deal between the component and the consumer.

20. (Original) The process of claim 19 wherein the step of following through on the contact comprises the sub-step of setting up an appointment with the consumer.

21. (Original) The process of claim 10 wherein the step of implementing a business to consumer relationship between the component and the consumer comprises the sub-step of putting a purchase commitment from the consumer into force and collecting revenues resulting from a sale to the consumer.

22. (Original) The method of claim 10 wherein the step of implementing a business to consumer relationship between the component of the business entity and the consumer comprises the sub-steps of: receiving and entering data related to a sale of a product; consolidating results of other requirements for fulfillment of the sale of the product; accepting the sale of the product if the data and the results of the other requirements associated with the sale of the product satisfy one or more predetermined criteria; rejecting the sale of the product if the data and the results of the other requirements do not satisfy the predetermined criteria; and notifying the consumer of an acceptance or a rejection of the sale of the product.

23. (Original) The process of claim 22 wherein the other requirements comprise at least one of a medical test, a physical exam, and a type of annuity.

24. (Original) The process of claim 10 wherein the step of implementing a business to consumer relationship between the component of the business entity and the consumer comprises at least one of a sub-step of processing an application, managing a case, underwriting an application, evaluating medical requirements, issuing a product, delivering the product, collecting revenues and reconciling an account.

25. (Original) The process of claim 10 wherein each of the business to business dashboard, the business to producer dashboard, the business to consumer dashboard and the new business dashboard comprise a web page.

26. (Original) The process of claim 10 further comprising the step of evaluating a plurality of new business development processes in the component of the business entity by using at least one of the business to business dashboard, the business to producer dashboard, the business to consumer dashboard and the new business dashboard.

27. (Original) The process of claim 10 further comprising the step of evaluating a plurality of the new business development processes in the component of the business entity by measuring a timeliness, a yield and a cost of the establishment of the business to business relationship using the business to business dashboard.

28. (Original) The process of claim 27 wherein the step of measuring the timeliness comprises measuring at least one of a number of first proposals generated in relation to a number of first proposals in progress in a proposal developing stage, a number of final dispositions in relation to a number of deals in progress in an obtaining an intermediary

commitment stage, and an actual time span required for implementation of a new business relationship in relation to a time span defined by a contract date for implementation of a relationship in an implementing the business to business relationship stage.

29. (Original) The process of claim 27 wherein the step of measuring the yield comprises measuring at least one of a number of positive responses received from prioritized targets in relation to a number of prioritized targets in a contact targets stage, a number of first proposals which generated interest in implementing a new business relationship in contrast to a total number of first proposals generated in a proposal stage, a number of new business deals closed in relation to a total number of new business opportunities identified, an amount of revenues resulting from closed deals in relation to projected revenues in the new business development plan in an implement relationship stage, an amount of sales production costs in relation to an amount of projected sales production costs in the new business development plan in a managing the business to business relationship stage, a number of accounts closed during a predefined period in relation to a number of accounts existing at the start of the predefined period in the managing the relationship stage, and a sales penetration by intermediary in relation to the projected sales penetration in the new business development plan in the managing the relationship stage.

30. (Original) The process of claim 27 wherein the step of measuring costs comprises measuring a firm expense ratio including at least one of a plurality of manager salaries, a time and an expense of establishing of the business to business relationship, a cost of conducting due diligence meetings, a cost of implementing education and a cost of sales.

31. (Original) The process of claim 10 further comprising the step of evaluating the deliver solutions module processes in the component of the business entity by measuring a timeliness, a yield and a cost of enabling the business to producer relationship using the business to producer dashboard.

32. (Original) The process of claim 31 wherein the step of measuring timeliness comprises measuring at least one of a number of sales positions filled compared to a number of open sales positions for captive producer staffing in an engaging captive producers stage, a time from a point when a customer need is identified to a first sale generated by the captive producer, a time from a request to a notification of completion in a licensing and appointing producers stage, a speed of answer time including a time from an interactive voice response selection to an answer for all inquiries received through automated switches in a supporting producers stage, a resolution cycle time including a time from a first inquiry to a resolution and a closure with an originator for all support requests received in the supporting producers stage.

33. (Original) The process of claim 31 wherein the step of measuring yield comprises measuring at least one of a non-captive production by regional manager by product in relation to the developed plan in an engaging non-captive producers stage; a non-captive producer penetration in the engaging non-captive producers stage; a captive production by regional manager by product in relation to the developed plan in an engaging captive producers stage; a captive producer retention in the engaging captive producers stage; a number of incoming inquiries abandoned before a first response in relation to a total number of inquiries tendered in a supporting producers stage, and a number of inquiries resolved on a first inquiry in relation to a total number of inquiries in the supporting producers stage.

34. (Original) The process of claim 31 wherein the step of measuring costs comprises measuring an enabling expense ratio including at least one of a plurality of salaries and a plurality of bonuses paid to internal sales leaders, a plurality of bonuses paid to external sales agents and brokers, a time and an expense of enabling the business to producer relationship, the cost of sales producer education, the cost of development and distribution of marketing materials, the cost of home office support processes for field sales producers, a cost of licensing and appointment resources and fees, and a cost of technology and automation tools.

35. (Original) The process of claim 10 further comprising the step of evaluating the deliver solutions module processes in the component by measuring a timeliness, a yield and a cost of the establishment of the business to consumer relationship in the business to consumer dashboard.

36. (Original) The process of claim 35 wherein the step of measuring the timeliness comprises the sub-step of measuring at least one of a number of days between an actual start date and a planned start date in an establishing contact with the consumer stage, a time from a positive response from the consumer to a close of a sale in a sell to the consumer stage, a time from a positive response to a first presentation to the consumer in the sell to the consumer stage, a time from the first presentation to a second presentation in the sell to the consumer stage and a time from the second presentation to the close of the sale in the sell to consumer stage.

37. (Original) The process of claim 35 wherein the step of measuring the yield comprises the sub-step of measuring at least one of a response ratio in an establish contact with the consumer stage, a number of commitments obtained in relation to a number of positive

responses in a sell to the consumer stage, a number of first presentation opportunities in relation to the number of positive responses in the sell to the consumer stage, a number of second presentation opportunities in relation to the number of first presentations in the sell to the consumer stage and the number of purchase commitments received in relation to the number of second presentations in the sell to the consumer stage.

38. (Original) The process of claim 35 wherein the step of measuring cost comprises the sub-step of measuring at least one of a cost per name, a cost per response, and a cost per sale.

39. (Original) The process of claim 38 wherein the step of measuring the throughput comprises measuring at least one of an amount of new business placed, revenues received from the new business placed, and a ratio of new business placed compared to all business pending consumer decision.

40. (Original) The process of claim 38 wherein the step of measuring the timeliness comprises measuring at least one of a time span from a time a consumer makes a purchase commitment to a time a product is put in force and a time span from a beginning of contractual payment terms to a time a payment is rendered.

41. (Original) The process of claim 38 wherein the step of measuring the yield comprises measuring at least one of a ratio of underwriting acceptance to a total evaluated, a ratio of new business placed by the consumer to an amount of new business accepted by the business entity, a ratio of an amount of new business placed to a sales production target committed to in the new business development plan, a ratio of revenues received from new business placed to the sales production target committed to in the new business development

plan, a ratio of a number of re-issues to the amount of new business placed and a ratio of a number of adjustments to a number of commissions paid.

42. (Original) The process of claim 38 wherein the step of measuring the cost comprises measuring a cost per a transaction.

43. (Currently Amended) A system for developing new business in a business entity including a plurality of components comprising:

(a) a deliver solutions processor or module for developing a strategy and a plan to support the business entity's high level objectives in a component of the business entity;

(b) a business to business dashboard associated with the deliver solutions processor or module to establish a relationship between the component and an agent or broker using the developed plan;

(c) a business to producer dashboard associated with the deliver solutions processor or module to enable a relationship between the component and a producer using the developed plan;

(d) a business to consumer dashboard associated with the deliver solutions processor or module to establish a relationship between the component and a consumer including:

(i) a consumer targeting module to target a consumer for the component of the business entity,

(ii) an establish contact module to establish contact between the component and the consumer, and

(iii) a sales module to sell a product to the consumer; and (e) a new business dashboard of the deliver solutions module to process new business resulting from the relationship with the consumer within the component entity.

44. (Original) The system of claim 43 wherein each of the business to business dashboard, the business to producer dashboard, the business to consumer dashboard and the new business unit comprise a web page.

45. (Original) The system of claim 43 further comprising a measurement module for measuring a timeliness, a yield and a cost of the establishment of the business to business relationship in the business to business dashboard.

46. (Original) The system of claim 43 further comprising a measurement module for measuring a timeliness, a means for measuring yield and a means for measuring cost of enabling the business to producer relationship in the business to producer dashboard.

47. (Original) The system of claim 43 further comprising a measurement module for measuring timeliness, a means for measuring yield and a means for measuring cost of establishment of the business to consumer relationship in the business to consumer dashboard.

48. (Original) The system of claim 43 further comprising a measurement module for measuring a throughput, a means for measuring a timeliness, a means for measuring a yield and a means for measuring a cost of processing at least one new business relationship in the new business dashboard.

49. (Currently Amended) A system for evaluating a business entity's success in developing new business, wherein the business entity includes a plurality of components comprising:

(a) means for developing a strategy and a plan, in a deliver solutions processor or module of the business entity, to support the business entity's high level objectives in a component of the business entity;

(b) means for establishing a relationship between the component of the business entity and an agent or broker in the deliver solutions processor or module using the developed plan;

(c) means for enabling a relationship between the component of the business entity and a producer in the deliver solutions processor or module using the developed plan;

(d) means for establishing a relationship between the component of the business entity and a consumer in the deliver solutions processor or module using the developed plan; and

(e) means for processing new business resulting from the established relationships in the deliver solutions module.

50. (Original) The system of claim 49 wherein the means for establishing a relationship between the component of the business entity and the consumer comprises: means for targeting at least one consumer; means for establishing contact with the at least one consumer; and means for selling a product to the at least one consumer.

51. (Original) The system of claim 50 wherein the means for targeting the at least one consumer includes means for receiving the developed plan and means for outputting at least one identified qualified target consumer, the means for establishing contact with the at least one consumer includes means for receiving the at least one identified qualified target consumer and means for outputting a response from the at least one identified qualified target consumer, and the means for selling to the at least one consumer includes means for receiving the response from the at least one identified qualified target consumer and means for outputting a consumer decision.

52. (Original) The system of claim 49 further comprising means for evaluating at least one of steps (b) to (e) to assess the success of the process of developing new business in the component entity.

53. (Original) The system of claim 49 wherein the means for evaluating at least one of the steps (b) to (e) comprises means for measuring at least one of a throughput, a timeliness, a yield, and a cost of developing the new business in the component of the business entity.